

PLANS
OF
ECONOMY;
OR,
A GUIDE
TO
RICHES AND INDEPENDENCE.

BY
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PLANS
OF
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THE rapid increase of luxury and dissipation in this kingdom, within these few years, is a subject as alarming as it is astonishing. That frugality, which once characterized the middling and lower classes of society, is no longer to be found: the meanest mechanic of the present day apes the luxuries of his superiors, and aims at those enjoyments, which his situation in life precludes him from tasting.

The causes of this lamentable change are easily to be accounted for—the vast extension of our trade and commerce has produced an influx of riches: hence men have acquired effeminate habits, felt new wants, and sighed after indulgencies never thought of before. Coaches, in the last century, were accounted so great a luxury, that none but the first families in the kingdom presumed to keep them; riding on horseback being the only means of visiting a neighbour, beyond the reach of a walk: and it is but a few years since that ladies travelled the country upon a pillion. On the establishment of posts, a general communication was opened between all parts of the kingdom; new roads were made to facilitate travelling,

and other considerable improvements; which induced those who had inclination to make a tour into the country. The modes of conveyance were increased in proportion to the number of travellers; and hence progressively stage coaches, post-chaise, &c. were multiplied to the extent we now behold.

The increase of extravagance and dissipation was considerably accelerated by travelling, especially to the continent. The vices and follies of foreign nations were thus transplanted to our own soil; and a ridiculous refinement usurped the place of that honest simplicity, which so long dignified the British character. In the reign of *Charles the First*, the pretended refinement of manners began to infect the court under the immediate

patronage of the Queen: the civil wars impeded its progress; and under the usurpation of *Cromwell*, the fanaticism of the Saints of those times, for a period, extinguished it; but, after the restoration of the *Second Charles*, (who, by a long residence in France, had acquired all the profligacy and frippery of that nation) wealth poured in from all quarters, and luxury, like a mighty torrent, deluged the court and the capital. Released from the galling yoke of republican tyranny and religious enthusiasm, all ranks seemed to join in the jubilee, not of rational enjoyment, but of the most abandoned licentiousness. A competition for splendid appearances caused the ruin of many; estates were mortgaged, a fluctuation of property

PLANS OF ECONOMY.

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took place, and every succeeding year gave birth to new desires and fresh expenses.

Hitherto, the artificial wants of life had been known only to the dignified residents at the court, or wealthy inhabitants of the city; the grand mass of the nation were yet simple and uncorrupted; but, "as a little leaven leaveneth the whole lump," so, as soon as the infection of luxury had tainted the higher classes, it began to spread among the middling and lower orders of society. The nobleman, retiring into the country, carried the manners and extravagance of the court with him; the yeomanry were ambitious to imitate the example set before them, and the peo-

santry would by no means be backward in their servile imitations of the great.

Since the commencement of the present century, the alteration which has taken place in the manners of the inhabitants of the provincial towns in Great Britain, is scarcely to be credited. Where is now to be found the simplicity and sincerity, which once peculiarly distinguished those who lived remote from the capital? Where is the frugality and innocence for which they were so justly celebrated? Every town, and even many villages, now boast a theatre, or company of comedians; they have their balls, their assemblies, concerts, card parties, and most of the fashionable amusements of the capital.

The rage for elegance of dress is equally predominant as in the metropolis, and in some places surpassed by the gay inhabitants of large manufacturing towns. The daughters of farmers have laid aside the plain stuff gown for the silk or muslin; have resigned the management of the dairy and household concerns, that they may have leisure to thumb on the piano, read novels, and attend the amusements of the day.

Easy gait and simple dress,
Which marks the chosen shepherdess,

Whom *Shenstone* so sweetly sung, is exchanged for the gaudy trappings of a citizen's daughter. What are such things owing to, but the continual intercourse of a commercial nature be-

tween London and the principal towns in England; to the residence of the nobility in the summer; and, more especially, to the general resort of company to those fashionable places of dissipation called "watering places."

A gentleman of landed property is never so respectable, as when resident on his own estate, improving his lands and enriching his tenants; when his philanthropy is traced in the countenances of the poor; when his house exhibits a view of the ancient English hospitality; and when, within the sphere of his influence, he scatters plenty and diffuses happiness over the land.

Gentlemen of large property have a fund, wherewith to support a style of living congenial to the dissipation and

extravagance of the capital. But the most rigid economy is requisite for those possessed of small fortunes and slender incomes: it is morally impossible for such persons to join in the gaieties of the metropolis, without essentially injuring themselves, and being plunged into great pecuniary difficulties. A residence in London, to such persons, is attended with many temptations to entice them to places of fashionable resort, and lead them on to the Road to Ruin. Frequent visits to the metropolis are accompanied with many alarming consequences: the follies and vices of the inhabitants are adopted; the honesty and sincerity of the country gentleman is frittered away into the dissembling

politeness of the courtier, and the artifice and deceit of the man of fashion.

Ever since the letters of Lord Chesterfield, that high-priest of fashion, have made their appearance in the world, a false system of politeness has been adopted; a profusion of studied phrases and words without meaning have been substituted for the language of the heart; and he who does not conform to this new code of laws is made the object of ridicule and scorn—How unreasonable must such a conduct appear, if we divest ourselves of prejudice? No character is more estimable or truly respectable than a country gentleman of small fortune, who spends his income among his tenants and neighbours. His manners

may not possess that polite and courtly air, which is so fascinating to the votaries of fashion; but he possesses qualities infinitely superior. He may be censured by those who know him not, as blunt and uncouth; but those who know him, will blaze abroad his hospitality, his candour, and sincerity. Such were our yeomanry of old, before effeminacy had emasculated, before routs, cards, masquerades, and the long et cætera of fashionable follies had debilitated us.

But it is to be lamented, that the real country gentlemen are seldom to be met with; the luxuries and effeminacies of the age have softened down the hardy roughness of former times, and the country, like the capital, is one scene

of dissipation; an economical attention to their expenses is banished from their system. Horses, dogs, pictures, curri- cles, racing, and parties of pleasure, are as eagerly sought after by him, who possesses five hundred a year, as by the possessor of as many thousands.

The excellent plan adopted by our able minister of taxing income,* while it proves a sure resource for supplying the exigencies of the state, may also produce the valuable end of curbing the wild extravagance of the age. Surely, if economy was ever to be attended to, it is essentially so in the present day,

* The celebrated financier, Monsieur Necker, adopted the plan of a tax upon income, which was suggested by the good Abbe De St. Pierre, author of the Studies of Nature.

when we are engaged in an expensive war, and when the price of every necessary article of life is higher than ever was known before. Those who now launch out into useless and frivolous expenses, are deserving of the most severe censure. To be careful of expenditure in the present times, is a duty incumbent on all ranks of men, but especially on those whose income is small and trifling: a warning voice loudly calls to such, to be upon their guard; to be cautious of increasing expenses they can never defray, lest debts should accumulate, estates be mortgaged, and ruin inevitably await them.

He who forms a just estimate of the enjoyments of life, will limit them to health, ease, and competency, which is

as much within the reach of gentlemen of five hundred per annum, as those of a thousand a year. As the articles essential to living have increased in price, it ought to operate as an incentive to industry, and a drawback upon extravagance.

Those, who have only the advantage of a small estate to support them, have it not in their power to increase their income, but they may decrease their expenses: frugality and economy may make them in some respects equal, and even superior to those whose estates are of much greater value. Nothing gives superiority to life but independence: those who possess a happy mediocrity; who are freed from the clamors of impertinent creditors; who are able, to

use a common phrase, “to pay their way,” may be pronounced the happiest of mankind. Add to this, the superlative advantages of buying, which persons enjoy who pay ready money for what they purchase, above those who have credit.

The situation of a man involved in debt is the most deplorable and unpleasant that can possibly be imagined. He resigns up his honour, his fortune, and his liberty to his creditors; he is much in their power: and, if ever the debtor should chance to be privileged, so that his person is sacred, his character is liable to be represented in a very disadvantageous point of view by those who have furnished him with the articles, which he has it not in his power to pay for.

These observations cannot apply to those persons who are involuntarily in debt; who possess the rectitude of principle; who wish to pay, but are unable; who are reduced to this unpleasant situation by disastrous events, and unforeseen misfortune: such persons are the just objects of indulgence and commisera-
tion; and he must be a merciless credi-
tor, who would forbear to shew lenity
to a debtor of this unfortunate descrip-
tion. Our laws on this subject call
loudly for a revision: it is a fact se-
riously to be lamented, that numbers of
honest industrious characters of unim-
peachable probity are frequently, for
small debts, which, at the time, they
are unable, though not unwilling to
pay, immersed in a prison, lost to their

families and society, owing to the original debt being increased, through the chicanery of an unprincipled attorney, ten-fold by unnecessary law expenses.

A line should be drawn between those, who, from habits of extravagance, have increased large debts, which it is morally impossible they should pay, and which they were well aware of before they contracted them, and the casually ~~incautious~~ or unfortunate person, who wishes to extricate himself from his embarrassment. Rigour to the former may be expedient, and even necessary; but to the latter, it can only prove a source of endless wretchedness, without any valuable purpose being answered.

But the contracting debts, though in some instances it may be palliated, can

never be vindicated under any circumstances whatsoever. "I would sooner go, (says a worthy and upright man) in a thread-bare coat, my own property, the whole year round, than in half a dozen new ones, the property of another." Every man ought to examine into the state of his finances, and proportion his expenses to them. It is an idle and mistaken idea, that a reduction in our way of living is disgraceful. If it is requisite, it ought to be made in time, to preclude the approach of evil, as procrastination will only make things worse; and which is the most disgraceful, a voluntary abridgment of our expenses, or, by being insolvent, be obliged to do it? Retrenching, when we have liyed too fast, is a proof of good

sense; it proclaims an abhorrence of our follies, and a determination to act wiser for the future. Wherever there is temperance and prudent management, a little will suffice, and that will in time increase to great riches. Most of the great states and kingdoms in the world have been raised, as well as private fortunes, by industry and frugality; but luxury and extravagance have dissipated and destroyed both the one and the other.

Economy and temperance, said one of the ancients, were homespun philosophy, or the most cheap and compendious way of attaining all moral wisdom and happiness; for they make life easy, prevent loss, and banish fear; they raise the spirit of man, by bestowing on him

a kind of self-sufficiency and virtuous independence. An inspection into household expenses, a prevention of all waste, an abolition of superfluities, and a *saving*, where it can be done with propriety, is a duty incumbent on those of large, much more on those of small fortunes.

The situation of a man's affairs may be such, as to occasion him to lower his sphere of life: this, so far from being viewed as mean and contemptible, must raise him in the esteem and opinion of all rational and virtuous men. The dissipated and licentious, and they alone, may point the finger of scorn; but what avails the laughter of fools, compared with the satisfaction arising from the testimony of a conscience void of offence. The good effects of such a pru-

dential conduct will be evidenced by the serenity of mind it will produce, unruffled, and freed from the corrodings of anxiety and despair. The deprivation of a few superfluous enjoyments will be amply compensated for by the quiet and peaceful possession of what constitutes the *necessaries* of life.

To live beyond our income, is in the present day esteemed fashionable; to figure in rotten row; to dash along the street in a curricle; to sport an elegant equipage, is the ambition of too many young men, careless and unconcerned, whether they have just and honourable means of supporting such a style of living; and the world at large, by looking solely at appearances, rather inclined

to countenance than discourage their unthinking conduct.

Such is the absurdity in life, that men are rated in the world according to the appearance they make, agreeable to the language of the Poet;

Keep up appearances; there lies the test!

The world will give you credit for the rest.

This idle notion has brought on the destruction of thousands. Though "it is not all gold that glitters," yet, to wear the appearance of wealth, is sometimes mistaken for wealth itself. But appearances will not always do; and he who lives solely by them, will one day or other lament the folly of his conduct. To habituate himself to a high and ex-

travagant style of living, will incapacitate him for the performance of those duties, which an alteration in his circumstances may render indispensably necessary. He will be unable to supply the defects of fortune by his own industry; and, while his desires hanker after scenes of dissipation, the impossibility of acquiring the means to support them, will embitter his existence, and add a greater pungency to his sufferings.

The silly affectation of men's appearing to be richer than they actually are, has occasioned the ruin of multitudes. Gentlemen of this description, whose estates have been very circumscribed, by associating with nobility and gentlemen of fortune, have opened sources of expenses which have very soon impove-

rished them. The mistaken idea, that by treating superiors in the same style of elegance, which exclusively belongs to an elevated situation, has introduced expenses, which were at once unnecessary and superfluous. Hence, after a continued series of extravagance and dissipation, insolvency, and the disser-tion of those who have been the causes of their ruin, inevitably take place. There is a wide difference between hospitality and ostentation, though they are frequently confounded together. He who gives an entertainment, which the state of his finances will not allow of, cannot lay a claim to benevolence or hospitality; for, while he is rejoicing the hearts of his guests, he is injuring and wronging those who have furnished

the table: the thought of this will frequently operate as a drawback to the pleasure which the master of the festivity would otherwise enjoy, and prove no small alloy to the pleasures of the convivial board.

It is urged, as one plea for keeping up appearance and giving elegant entertainments, that we improve by the society of our superiors, and have the honour of keeping the best of company. Some men thus imagine, that by such means they create a number of friends—Trencher friends certainly they may; but that is all. Where are they to be found, when the table ceases to be covered? In the time of calamity, they are the first to forsake the house of mirth, and forget the hand that so libe-

rally fed them: they will not scruple to laugh at his misfortunes, and reproach him for his want of economy; thus, when stern and dreary winter approaches, do the leaves forsake the trees, after the enjoyment of the genial and cheering rays of the sun.

The proneness of mankind to fall into extremes is continually evidenced, and in nothing more than the subject of expenditure. Some men, like *Elwes, Fuller,* and other disgraceful beings in the creation, have not only grasped with a penurious hand the immense properties they have possessed, but they have carried their avarice to such an amazing height, as to leave their memories stamped with eternal infamy. While, on the other hand, prodigals and spend-

thrifts have in a very short space of time run through immense possessions, and entailed ruin upon themselves and beggary on their descendants. Penurious modes of living are as much to be discountenanced, as those which are highly extravagant; but avarice is not the *Vice* of the present day; neither is there much danger of our youth being tainted with it: but great occasion is there for perpetually enforcing the necessity of economy, and a rigid attention to prudence in domestic concerns. He who lives within his income may be called a rich man, let his appearance to the world be ever so mean and servile; while he who exceeds his income, though he lives in a ducal Palace, or is surrounded with all the in-

signia of wealth and consequence, is poor in the truest sense of the word.

Where there is nothing, but in prospect, or perhaps not even that, and considerable sums expended, what can be expected but disgrace and poverty? Depending upon ill-grounded hopes, or contingent futurities, occasions romantic generosity, senseless ostentation, and generally ends in ruin. The good economist contracts his desires to his present condition, and, whatever may be his expectations, lives within the compass of what he actually possesses; he never sacrifices his fortune to fools, knaves, or flatterers; but wisely watches over his property, preferring rather to depend upon that, than on the preca-

rious friendship or good services of others.

Mankind were created for mutual dependence and assistance to each other; without this, society would be disorganized: and every man of feeling will wish to have it in his power to assist those who are in need. Economy will pave the way for attaining this heart-felt gratification: it will enable us to supply the wants of others, and become good stewards of the bounties of Providence: and certainly nothing can exceed the pleasures arising from the exercises of benevolence. By carefully attending to the retrenchment of useless and frivolous expenses, a fund is laid, which will ultimately raise a man to independence; even the small sum of a few pence,

spared from the expenditure of each day, will in a few years amount to a decent sum; for, agreeable to the well-known adage, “A penny saved is a penny got.”*

Few, but those of the most base and servile dispositions, wish to become the recipients of the bounty of other men: disasters will occur in life, and the revolutions of this world are so strange and singular, that many an independent mind has been reduced to the cruel necessity of asking relief, and even from those, whose principles and conduct they despised. *Belisarius* was obliged to beg alms from those, for whom he

* See this admirably illustrated in Dr. Franklin's *Way to Wealth.*

had valiantly fought in the Field of Mars. But it is naturally grating to the human mind to be reduced to such an unpleasant situation; yet those, who spurn the maxims of economy, and disdain to be guided by its rules, must indubitably be obliged to the charity and benevolence of others, when their patrimony is waisted and their revenue expended.

To be respectable, it does not follow that we must fill up such or such situation: the situation does not always confer dignity upon the man who fills it, though a man sometimes does upon the situation. Thus, when a prelate of learning, worth, and talents, is raised to the mitre, we say, "he adorns it." The elevated situation of Lord High Chancellor of England did not render

Judge *Jeffries* the more respectable, when he filled it, but served to place his demerits in a more conspicuous and contemptible point of view. A man should give dignity to his situation, not his situation to him.

He who has fewest wants, and has it in his power to supply them, is not merely the happiest, but the richest man. Though he is not a Peer of the realm, he is a Lord of the creation; may fill his station with conscious dignity, and look down with pity and contempt on the ducal coronet or glittering star of the tinselled sycophant. There is, it must be allowed, a certain degree of chagrin excited, when viewing the gay and fashionable style in which some persons live, whose merits and talents

we may, without flattery, presume to be inferior to our own: but this asperity will soon be moderated, when we consider "that the race is not always to the swift, or the battle to the strong, that time and chance happeneth to all," the sudden ebullitions of envy in a wise man, on such an occasion, will soon be over, and with calm serenity he will exclaim, "I envy not the prosperity of my neighbour, especially if it is merely an outside show: give me my cottage with a mind free from anxiety and the approach of impertinent creditors, and I prefer it to all the false glitter of pretended wealth."

The prodigality of fools is a just subject of ridicule, as well as a theme for censure: what can be more degrading

to the idea of rationality than such a conduct. To see men trifling like children, and equally careless and thoughtless for the future; to see a rich Heir, arrived at the possession of his estates, racking his brain to find out ways and means to squander away his money; or one, who possesses no estate, aping the manners of those who do; surely, these are caricatures calculated to excite the risibility of all who behold them. Were people to adopt a different conduct towards such characters, and, instead of flattering them in their folly, to chastise them with the rod of ridicule, it might perhaps be productive of beneficial consequences. Lord Shaftesbury has asserted, that ridicule is the test of truth! Whether it be so or not, this is

certain, that many persons shrink from the touch of satire, blush to be ridiculed, and more sensibly feel the scourge of a well directed sarcasm, than of a vehement and prolix declamation.

Habits of economy are best acquired in the country; the sphere of extravagance is not so extensive as in town: the country has also various advantages peculiar to itself, and more cheerfulness and independence is to be found there, than in the great metropolis. In the capital, we witness more of buffoonery and artificial cheerfulness: here, the children of folly are ever seen on the broad grin, and laughing even at their own shadows; but the joy which beams in the villager's countenance, is that of genial nature.

By thus asserting the superiority of rural life with respect to economy, it is not intended to insinuate, that the most rigid frugality may not be practised in the capital. The man who has just and sober ideas of happiness, and who would wish to place boundaries to the wild and impetuous sallies of ambition, may be equally thrifty in the town as in the country: but it must be acknowledged, that the allurements to extravagance are more powerful in the former than in the latter.

It would be unpardonable to omit noticing an evil of great magnitude, which was reserved for the luxurious effeminacy of modern times; I mean the *union of town and country*. This practice, for noblemen and gentlemen

of over-grown fortunes, is highly commendable; but surely every rule of decency is put to defiance, when merchants of inconsiderable fortunes, when petty tradesmen retire in the cool of the evening to enjoy the sweets of a *country villa!* The amazing swell of bankruptcies of late, the great failures in the commercial world, may in part have taken their rise from this fatal cause. How preposterous for a man in business to increase his expenses by such a pompous exhibition of folly! An occasional residence in the country, for the preservation of health, is highly requisite; but what necessity for the establishment of a country house, and the innumerable heavy expenses attending it? Fashion, capricious goddess! exer-



cises a despotic sway over us poor mortals; and prone enough we are to bow to her fascinating sceptre. The labouring man, the artificer, the little shop-keeper, the petty tradesman, the wholesale dealer, the merchant, and so on to the first peer of the realm, each tread upon the heels of the other; and thus a general spirit of dissipation and extravagance is diffused through the nation.

Those who would require honour, reputation, happiness, riches, and independence; who wish to preserve their health, and consequently attain longevity, will find economy to be a sure and unerring guide. By moderating their expenses, they will keep out of debt, and thus preserve their honour; this, of course will insure their reputation, and

make them every way well spoken of. Happiness will attend them through life, as far as relates to their pecuniary concerns; riches will accumulate, and independence crown them with its blessings. Thus, being delivered from cruel anxiety and corroding care, which prove so baneful to the constitution; health, the choicest of heaven's blessings, will enrich them, and the period of human life may justly be expected, according to the rates of human existence, to be extended to its utmost limits.

*And such are the Valuable Advantages of
ECONOMY!*

To exemplify the truth of the foregoing Remarks, and to assist those who

may wish to adopt plans of economy; the two annexed estimates, not taken from the unparalleled high price of the present times, but from a fair and impartial medium, are humbly submitted to their attentive consideration.

The following is an estimate, where a gentleman, his wife, three or four children, five servants, a carriage, and four horses, may, in the country, with an income of little more than five hundred a year, make an appearance in life equal to a gentleman that lives in London, who spends almost double that sum; as will evidently appear, by comparing the town and country expenditure; and may, with the addition of a few more acres of land, live equally well for considerably less.

COUNTRY EXPENDITURE.

Rent of a house, and 40 acres	£.	s.	d.
of land, per annum	85	0	0
Taxes and tythes	35	0	0
Bread and flour, produce of the farm	00	0	0
Butter, milk, cream, and cheese, from ditto	00	0	0
Small beer,* two gallons per diem, ale in propor- tion, brewed at home.			
Expenses of malt and hops	20	0	0
Carried on	140	0	0

* I allow a quarter of malt to 36 gallons of ale, and 76 gallons of small beer. The value of the grains will always pay for hops and fire.

	L. s. d.
Brought on	140 0 0
Meat and fish	22 2 0
Eggs and bacon from the farm	60 0 0
Poultry from ditto	00 0 0
Tea,* per week 3s. 6d.....	9 2 0
Sugar, per week, for all pur- poses, 5s.	13 0 0
Wine and spirits	20 0 0
Candles, † six pound a week, 9s. per dozen	11 14 0
Carried on	215 18 0

* Tea and sugar should always be had from London, a much better market for those kinds of articles than the country.

† Mould and common candles, when bought in by the quantity, may be had at the same price.

	£. s. d.
Brought on	215 18 0
Salt, salt-petre, vinegar; more salt used in the country, than in town 3s. 6d. per week	9 2 0
Soap, starch, blue, and assis- tance occasionally to wash, per week, 8s.	20 16 0
Powder and pomatum, 1s. per week	2 12 0
Repairs of furniture, earthen- ware, &c. 4s. per week...	10 8 0
Expenses of the master, mis- tress, children's schooling, cloaths, pocket money, &c. per annum	120 0 0
Carried on	<hr/> 378 16 0 <hr/>

	£. s. d.
Brought on	378 16 0
Wages of a man to drive the coach and superintend the farm, per annum	35 0 0
Wages of a man to wait oc- casionally at table, and ma- nage the garden, per ann.	18 0 0
Boy, no wages, but cloaths,	3 0 0
Two maid servants, per ann.	14 0 0
Coals,* 12 chaldron per ann. 1l. 10s. per chaldron	18 0 0
Carried on	<hr/> 466 16 0 <hr/>

* In many parts of England, coals may be had at half the price I have estimated them, and in some counties so low as six shillings per chaldron.

	<i>L. s. d.</i>
Brought on	466 16 0
Expenses of the farm.....	40 6 6
Duty on a four-wheel carriage, per annum.....	9 12 0
Wear and tare	10 3 6
	Total 526 17 6

FARM EXPENDITURE.

Forty acres of land, 14 of
which should be grass for
the horses.

Eleven acres for hay, the
remaining three for pas-
ture.

Expenses of making, stack-
ing, with the assistance of
the family servants, nine £. s. d.
shillings per acre 3 17 0

Ten acres for the cows, half
of it hay.

Expenses of getting, &c. 1 15 0

Carried on 5 12 . 0

Nine acres of oats,
Will yield on an average 39
quarters.

The horses will consume the
better half of them.

Pigs and poultry, about 12
quarters.

For seed five quarters.

Expenses attending the harvest.

	<i>L. s. d.</i>
Brought on	5 12 0
Cutting, about	0 15 0
Getting, about	0 15 0
Threshing 39 quarters, at 2 <i>s.</i>	
per quarter	3 18 0
	<hr/>
Carried on	11 0 0
	<hr/>

Three acres of wheat,
Produce about 60 bushels,
eight gallons to the bushel,
will supply the family with
bread and flour, and leave
the necessary seed, and
something for the liberal
hand of charity.

Expenses.

	<i>L. s. d.</i>
Brought on	11 0 0
Weeding	0 8 0
Reaping	1 0 0
Threshing	1 0 0
Getting in, by the family ser- vants	0 0 0
<hr/>	
Carried on	13 8 0
<hr/>	
D 2	

Four acres of beans,	
Produce about nine quarters.	
To fatten 12 porkers one- half bushel each, is	Quart. Bush. 2 2
To four bacon hogs, one quarter each	4 0
For seed *	1 4

Expenses.

	L.	s.	d.
Brought on	13	8	0
Setting	1	0	0
Howing	1	8	0
Cutting	0	10	6
Threshing	0	12	0
Carried on	16	18	6

* There will remain a surplus of beans, sufficient to fatten an extra hog; which, should there not be occasion for him, may be sent to market.

Extra Expenses.

	<i>L. s. d.</i>
Brought on	16 18 6
Decrease in value of the	
horses and cows	10 0 0
Wear of harness	1 10 0
Wear of husbandry gear ...	7 0 0
Expense of fences, &c.	5 0 0
	Total 40 8 6

MEAT EXPENDITURE.

Twelve porkers to be killed
annually, one every month.

Four hogs for bacon.

Twelve porkers at about se-
ven stone each, eight
pounds to the stone, give
of meat * lb. 672

Four hogs for bacon, at 25
stone each † 800

Total of meat lb. 1472

* Should the living on pork so many days in the week be objected to, your butcher will occasionally take a side of one of your pigs, and give you other meat in exchange. So that you need only eat pork two days in a week, and the other two, bacon and ham with poultry.

† One sow will be found sufficient to supply the family with sixteen pigs yearly.

This quantity of meat will

allow 28 lb. per week.

Equal to four days provision.

Turkeys, geese, ducks, fowls, and pigeons, will be a good substitute for the fifth day's provision.

The whole of the above expense, it must be observed, is included in the produce of the farm. All that is necessary then to be paid for, is meat for two days consumption.

Thus, 10 pounds of beef, mutton, or veal, at 6d. per £. s. d. pound, is per annum 13 0 0

	Brought on	13	0	0
Six pounds of fish, at $7\frac{1}{2}$ per				
pound, is per annum		9	2	0
	Total	22	2	0

HORSE EXPENDITURE.

Horses may be turned out to grass from about the 12th of May to the first of October; then taken into the stable, and fed regularly with hay and corn.*

It will require almost four acres of grass, with the addition of lattermath, and occasionally turning into the stubble, to keep them through the summer. When fed with hay, each horse will eat

* I would advise, when a horse first comes from grass, to have some blood taken from him, and two or three doses of physic given; as it will prevent any humours from taking place, which is too often the consequence, when he comes first into the stable: and you will find the horse thrive much better for it.

about four trusses * per week; but we will say five, allowing for waste, and a little hay for a friend's horse. This will amount to almost two loads for every horse.

* As many gentlemen, and even some farmers, save in the vicinity of the metropolis, where all hay is bought by weight, may be unacquainted with the quantity of a truss or a load of hay, I thought it no impertinent remark to observe, that every truss of hay consists of 56 pounds, and 36 trusses constitute a load.

COW ESTIMATE.

We will suppose a cow to be dry three months in a year; there will require only nine months good feed, as the three months she is dry she will require nothing but straw. From the 12th of May till the first of November, one acre and an half will maintain her; the spring grass of the meadow ground, before it is laid up for hay, will keep her all the month of April. So that we shall not have more than three months to feed her on hay; and she will in these three months, allowing for waste, eat about two loads, which is at the rate of forty pounds a day.

Thus three cows will consume six loads of hay, the produce of four acres; and also six acres of grass, for their summer pasture.

A cow with good keeping will give milk and cream for the family, and upon an average from 110 to 115 lb. of butter, and about 200 pounds of cheese. But to do this, I allow they must be young ones, and well done by.

These three cows will give annually upwards of 330 pounds of butter, and 600 pounds weight of cheese; which will be more than sufficient for the consumption of the family.*

* I have taken no notice of three calves every year, the profits of which will serve to meet some casual expenses.

Great care and attention should be paid to have two of the cows always in milk.

The skimmed milk will contribute greatly towards the support of the pigs; nay, indeed, pigs will grow fat on milk alone, provided they have it in plenty.

Decline in value of the cows annually will be about 1*l.* 10*s.*

GENERAL OBSERVATIONS.

The crops should be varied every season; but this will have little or no effect on the produce.

In the culture of these 40 acres of land, the horses will be employed not much more than one day in a week; which leaves a good deal of spare time for the farming servant.

I allow four horses in the country, and only three in town. I would recommend to have them all of a colour, and to match well: all nice light short-legged horses, that would do either for the carriage or saddle; and, with the addition of another set of harness, they may all occasionally be put to the carriage at a time.

TOWN EXPENDITURE.

	£. s. d.
House rent, per annum	90 0 0
Taxes *	30 0 0
Bread † for nine persons, nine quartern loaves per week, at 9d. a loaf	24 0 0
Meat for ditto, 40 pounds per week, at 6d. per pound	52 0 0
Butter for ditto, ten pounds	
	<hr/>
Carried on	196 0 0
	<hr/>

* I have not noticed the income tax; as we hope it is only intended as a temporary, not a permanent one.

† Bread is here taken at the medium, which I think will be about 50 shillings a sack for flour.

	L. s. d.
Brought on	196 0 0
per week, at 10 <i>d.</i> per pound.....	22 0 0
Poultry per week 10 <i>s.</i>	26 0 0
Fish ditto 3 <i>s.</i>	7 16 0
Milk per diem one quart 4 <i>d.</i>	6 14 0
Cream per diem 2 <i>d.</i>	3 8 0
Table beer two gallons per day, at 6 <i>d.</i> per gallon	18 5 0
Porter and ale per annum ..	10 0 0
Salt, vinegar, mustard, oil, &c. per week 2 <i>s.</i> 6 <i>d.</i>	6 10 0
Wine and spirits, per annum	20 0 0
Vegetables and fruit, per week 10 <i>s.</i>	26 0 0
Tea, per week 4 <i>s.</i> 6 <i>d.</i>	11 14 0
Carried on	<hr/> 354 7 0

	<i>L. s. d.</i>
Brought on	354 7 0
Sugar per week 5s.	13 0 0
Candles the same as the country estimate	11 14 0
Coals, 14 chaldrons per ann. at 45s. per chaldron	31 10 0
* Soap, starch, blue, and oc-	
Carried on	410 11 0

* It may not be unnecessary to observe, that 15 or 20 per cent. may be saved in many articles by purchasing at the first hand, and by paying ready money, when it can be done with convenience; besides, it will frequently prevent disputes, and articles being charged the family they never had. Avoid by all means any account with butcher, baker, chandler, green-grocer, and milkman.

	L. s. d.
Brought on	410 11 0
casionally hiring to wash, 10s. per week	26 0 0
Whiting, fuller's earth, brick dust, black lead, scower- ing paper, &c. 1s. per week	2 12 0
Powder and pomatum, 1s. per week	2 12 0
Repairs of furniture, earthen ware, &c. 4s. per week ...	10 8 0
Expenses attending the mas- ter and mistress, including children's education, pock- et money, and cloaths for all	150 0 0
Carried on	<hr/> 602 3 0 <hr/>

	<i>L. s. d.</i>
Brought on	602 3 0
Hay for three horses, twelve loads per annum, 3 <i>l.</i> 10 <i>s.</i> per load	42 0 0
Oats for ditto 35 quarters, at 1 <i>l.</i> per quarter	35 0 0
Straw for ditto, eight loads, at 17 <i>s.</i> per load	10 6 0
Coachman's wages and livery	34 0 0
Footman's wages and livery	28 0 0
Boy's wages	5 0 0
Two women servants	16 0 0
Duty on a four wheel carriage	9 12 0
Wear and tear, double to the country estimate	12 0 0
Carried on	794 1 0

	£.	s.	d.
Brought on	794	1	0
Oil and grease	2	0	0
Blacksmith	3	10	0
Farrier	1	0	0
<hr/>			
Town expenditure	800	11	0
<hr/>			
Country expenditure	526	17	6
<hr/>			
Difference	273	13	6
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GENERAL OBSERVATIONS.

By comparing the two estimates together, we find 273*l.* difference in the expenditure. In the town estimate, I suppose a degree of economy which few people would submit to; or, instead of 800*l.* a year, the town expenditure would be much greater: the country therefore must decidedly have the preference. There are a variety of advantages and comforts in the country, that the town cannot lay claim to; such as a good and pleasant garden, abundance of fruit and vegetables, game, poultry, butter, and cream in much greater plenty; and I may with propriety add, in general a much greater share of health and spirits.

If a gentleman wishes to enter into the spirit of farming and a country life, and to join the *utile* with the *dulce*, he may considerably lessen his expenses, if he will add 40 or 50 acres more of land; as he may, with the same number of servants and horses, save a little assistance in harvest, reap considerable additional advantages. He will have it in his power then to send a considerable part of his produce to market; and a tolerable good farm will, upon an average, with good management, great care, and attention, net 30 shillings per acre free of every expense.

The fluctuating price of the markets will often make a considerable alteration in the profits of a farm; but it will fre-

quently be found more in favour, than against the interest of the farmer.

It is absolutely impossible to produce estimates suitable to the income of every family; but from the two I have exemplified, it will be very easy for any person to regulate his own expenditure. I could not pretend to ascertain the exact expense of every article, as some may have a partiality to indulge more in one thing than another, and what is saved in one article may be spent in another.

F I N I S.

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